



Congratulations

on being selected as a federal
technician

Items we will review

- Leave Accrual
- Physical Fitness Program
- Federal Employees Health Benefits (FEHB)
- Federal Employees Life Insurance (FELI)
- Thrift Savings Plan (TSP)
- Long Term Care Ins.
- Flexible Spending Accounts (FSA)
- Workers Comp.
- Military Deposit
- What to Bring with you to in-briefing

Leave

Regulation WVHROR 630-1 Excused Absence and Leave

Types of Leave

Basic Types of Leave

- Sick (LS)
- Annual (LA)
- Comp Time (CT)
- Military (LM)

Can be used for

- Personal medical conditions, medical, dental appointments, or care for ill family member
- vacation, personal; requires prior approval
- vacation, personal; requires prior approval
- While on military orders

Accrual and “Carry Over” Sick Leave

- Sick leave- 4 hours are earned each pay period and there is no limit to the total number of sick leave hours you may have at any time. All accrued sick leave may be carried into the next leave year.

Accrual and “Carry Over” Annual Leave

- Annual Leave - accrual is based on leave Service Computation Date (SCD)

accrual rate	Creditable Service
4 hours	< 3 years
6 hours	3 – 15 years
8 hours	15 + years
- The max “carry over” is 240 hours from one year to the next. At the end of the year any hours over 240 will be lost unless there is justification by the employee, the employee’s supervisor, and the HRO then approval is given by TAG.

Compensatory Time (Comp Time)

- Comp Time – instead of being paid overtime, a technician can earn comp time.
For example: if an employee works over for 3 hours they will earn 3 hours of comp time to use at a later date. For every hour an employee works beyond their normally scheduled workday, they will earn one hour of compensatory time regardless of the hour or day the additional work is performed (no provision for time-and-a-half/ double-time etc. . .).
- There is no limit to the number of comp time hours you can earn, but they must be taken within one year of date earned.

Accrual and “Carry Over” Military Leave

- Military Leave - each year on 1 October every technician is issued 120 hours (equivalent to 15 days) of military leave.
- The max “carry over” from year to year is 120 hours to have a total of no more than 240 hours at one time.

Physical Fitness Program

WVHRO 990-1

PT

- Each technician is authorized 3 hours per week to participate in the physical fitness program. Typically MWF from 0730-0830, 1500-1600, or the hour directly before or after lunch
- PT times are at the discretion of the supervisor

FEHB

Federal Employee Health Benefits

<http://www.opm.gov/insure/health/index.asp>

FEHB

- Guaranteed coverage
- No medical exam required
- Gov't pays approximately 72% of the premium
- Pay premiums with pre-tax dollars
- Can continue coverage into retirement if have been in the FEHB system for at least 5 years immediately prior to retirement.

FEHB

Federal Employees Health Benefits

Three Basic Types

- FFS (Fee For Service) - reimburse you or health care provider for cost covered service, choose own physician
- HMO (Health Maintenance Organization) - each sets service area, all medical prepaid basis thru designated physicians
- PPO (Preferred Provider) - an organization providing approved health care under contract with an insurance agency

FEHB

- Two Options
 - Self-only
coverage for individual only
 - Self and Family
coverage for technician, spouse,
dependent children

Opportunity to Enroll or Change Coverage

- **SF 2809** - Enrollment form
- Initial opportunity is the date of hire
- Form must be returned to HRO within **60 days** of appointment
- Each year there is an open season enrollment period in Nov. thru Dec. – changes made during this time become effective on the 1st pay period in January

Qualifying Life Event

- A technician can change or pick up FEHB any time they experience a qualifying life event.

Examples of a QLE include:

Marriage

Divorce

Birth of child

Loss of coverage elsewhere

Temporary Continuation of Coverage

- If you separate from service before retirement and are enrolled in FEHB you may temporarily continue coverage under the TCC program.
- Dependent children may also be covered
- Cost: 100% of premium plus a 2% admin fee
- Length of coverage
 - Employee - up to 18 months
 - Child - up to 36 months
 - Former Spouse - up to 36 months



FEGLI

Federal Employee Group Life Insurance

<http://www.opm.gov/insure/health/index.asp>

4 Components of FEGLI

- Basic
- Option A Standard
- Option B Additional
- Option C Family

FEGLI is a term life policy – builds no cash value

Basic

Proportional to pay

Basic coverage is equal to your annual salary rounded up the nearest thousand plus \$2,000

Example: If a person's annual salary is
\$47,125

rounded up	\$48,000
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Plus \$2,000	\$50,000
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Their Basic coverage amount would be \$50,000

Basic (Cont.)

- Each technician is automatically enrolled in Basic for the first 30 days from the date of hire. During that time the technician will choose to continue the coverage or waive the coverage .
- If waived you will not be eligible again for 1 year
- When applying later, you must provide medical evidence of insurability

Cost of Basic Option

- Gov't pays 1/3 of premium
- Technician pays 2/3 of premium
- Biweekly the cost of Basic for the technician is \$0.15 per \$1,000 of coverage
- Must be enrolled in basic to be eligible for options A, B, or C

Option A and Option B

Option A Standard

- Option A is an additional \$10,000
- The cost is age based

Option B Additional

- Can be elected in 1-5 multiples of your annual salary
- Premium based on age per \$1,000

Option C Family

- Cost is based on age of employee
- Can elect from 1-5 multiples
- Amount of coverage for each multiple
 - \$5,000 for spouse
 - \$2,500 for child (premium is the same regardless of number of dependent children)

(for most current rates of Options A, B, and C refer to the FEGLI Handbook at: <http://www.opm.gov/insure/life/hr.asp>)

To determine the face value and cost of various combinations of FEGLI coverage please use the FEGLI calculator located at:
<https://www.opm.gov/calculator/worksheet.asp>

Enrollment Forms

- Enrollment form **SF 2817** must be returned to HRO within **30 days** of hire
- Designation of Beneficiary (**SF 2823**)
If no SF 2823 is completed your insurance will be given by “Order of Precedence” which is as follows :
 - spouse
 - children
 - parents
 - executor of estate
 - next of kin

Requirements to Carry into Retirement

- Must retire on immediate annuity
- Must have coverage from the first opportunity to enroll or be enrolled for 5 years immediately prior to retirement

THRIFT SAVINGS PLAN TSP

<http://www.tsp.gov/>

TSP

- Administered by Federal Retirement Thrift Investment Board
- Participation is completely voluntary
- Contributions made before taxes
- Key element of your three tier retirement plan

TSP Contributions

- Agency automatic 1% contribution
 - After serving waiting period
- Agency matching contributions
 - First 3% of pay matched \$1.00 per \$1.00
 - Next 2% of pay matched \$0.50 per \$1.00
- Employee contributions
 - As % of pay or fixed \$ amount
 - Change, start, or stop at any time
 - Can contribute up to the IRS deferral limit (\$15,000 for 2006)

Five Investment Funds

- Government Securities Investment (G) Fund
- Fixed Income Index Investment (F) Fund
- Common Stock Index Investment (C) Fund
- Small Capitalization Stock Index Investment (S) Fund
- International Stock Index Investment (I) Fund

TSP for New Hires and Rehires

- You have **60 days** to make your election
- Use the **TSP-1** Form
- To project your possible account balance please use the TSP calculator at:

http://www.tsp.gov/calc/PAB_intro.html



LTC Long Term Care Insurance

<http://www.ltcfeds.com/>

LTC

- Protects assets against potentially rising costs of long term care
- Sponsored by OPM (Office of Personnel Management)
- FEHB and Medicare provide little coverage

Coverage May Include

- Nursing home care
- Home health care
- Assisted living facility
- Adult day care

Who is Eligible

- Federal employees, military members, and retirees
- Current and surviving spouses of employees and retirees both military and civilian
- Adult children 18 and older of employees or retirees
- Parents, parents-in-laws, and step-parents

Applying

- New employees and spouses can enroll using abbreviated underwriting if they apply within 60 days of becoming eligible
- Current employees must submit to full underwriting requirements

2 LTC Plans

Facility only plan

- Nursing home
- Assisted living
- Inpatient hospice care

Comprehensive plan

- Nursing home
- Assisted living
- Inpatient / outpatient hospice care
- Formal and informal home care
- Adult care

Benefit Options

You have the choices of

- Daily benefit amount
- Benefit period
- Waiting period
- Inflation protection

Cost

- Based on approved coverage options and age
- Expected level premium for life
- Enrollee pays entire premium (no gov't contribution)
- Guaranteed renewable – policy can not be cancelled due to age or change in health
- Premiums waived if eligible for benefits and meet waiting period

Paid through

- Payroll deductions
- Debiting checking or savings account
- Direct payments to insurance company

For enrollment procedures
premium calculators
and additional information

Call 1-800-582-3337

Or visit the website

www.ltc.feds.com

FLEXIBLE SPENDING ACCOUNT FSA

www.fsafeds.com

FSA

- Flexible Spending Accounts allows you to set aside money that is tax exempt to pay for certain health care and dependent care expenses with pre-tax dollars
- Contributions are payroll deducted and exempt from Federal taxes

3 Types of FSA's

- Health Care
- Limited Expense Health Care
- Dependant Care

Health Care FSA

Reimbursed for eligible medical costs not covered or reimbursed by FEHB or any other health insurance coverage.

- FEHB deductibles
 - Co-payments
 - Dental and vision services
 - Over the counter medicines
- \$5,000 is the 2006 maximum contributions

Limited Expense Health Care

- Only for employees enrolled in FEHB high deductible health plans
- Expenses include out of pocket costs for such services as cleanings, fillings, crowns, orthodontics, contact lenses, eyeglasses, vision correction procedures, over the counter dental and vision expenses.

Dependant care FSA

- Use for child or adult dependant care expenses
 - Children up to age 13
 - Child care at a day camp, nursery school, or by a private sitter
 - Before and after school care
 - Adults who qualify as dependents under IRS rules
 - Up to \$5,000

Enrollment in Health Care and Dependant Care FSA

- New Employees have 60 days from hire but no later than 1 Oct. to make election for the current year
- If after 1 Oct., can elect a FSA during annual FEHB open season (mid Nov. – mid Dec.)
- Once bi-weekly contribution amount is elected, it can not be changed during that calendar year unless a Qualifying Status Event occurs.
- Funds remaining at end of grace period (March 15 of the following year) are forfeited.

Enrollment in Limited Health Care FSA

- After enrollment in a high deductible health plan with a health savings account becomes effective; FEHB will notify you of eligibility to enroll in a limited health care FSA
 - Will provide toll free number
 - Have 30 days after being notified to establish limited health care FSA

Account Administration

Enroll by calling toll-free 1877-372-3337

or online at www.fsafeds.com



Military Service Deposits

Deposit Service

- Any period of active duty military service not covered by Federal retirement deductions is called deposit (non-deduction) service
- All honorable active duty military service (Title 10) performed prior to Federal employment is potentially creditable

Amount of Deposit

- The deposit is 3% of basic pay earned during the period of active duty.
 - Interest is charged beginning 2 years from the date you are first employed under FERS
 - Interest is a variable market rate
- Deposit is required for the service to be creditable for retirement eligibility and annuity computation

Military Service Deposit

- To be eligible for a military service deposit, the technician must provide a DD-214 to the HRO.
- The deposit can be paid to DFAS through payroll deductions or a lump sum check payment
- Deposit must be made prior to retirement in order for that period to be creditable.

Service Deposit for Temporary Time

- If you have served as a temporary federal employee prior to 1989, ask your Human Resource Specialist if this time is creditable
- The deposit must be paid to OPM in a lump sum
- Deposit must be made prior to retirement in order for that period to be creditable.

Office of Workers Compensation

(OWCP)

www.dol.gov

Office of Workers Compensation Programs (OWCP)

If an injury occurs while on duty, first seek medical attention. Then complete a CA-1 with your supervisor and contact the HRO.



Things to Bring with You to HRO

Things to Bring to your in-briefing

- Two forms of ID– as follows:
 - Military ID
 - Drivers License
 - Social Security card
 - original birth certificate with raised seal
 - current passport

Completed **SF 2809**

- Completed **SF 1199A**
- Completed W-4
- All DD 214's

HRO Contacts

Benefits Section

-SPC Hill	Army Tech	561-6428
-SPC Farley	167 th Tech	561-6429
-SGT Campbell	130 th Tech	561-6426
-SSG Woodall	HRO Assistant	561-6606
-SGT Pettry	OWCP/Retirement	561-6431
-Kay Pahl	ERS	561-6432
-Maj Hayes	HRO Supervisor	561-6422

Additional information is available on the HRO website at www.ang.af.mil/hro